

Governor's Office,
Austin, Texas, March 1, 1923.

To the Members of the House of Representatives, Thirty-eighth Legislature.

Gentlemen: I am returning herewith to you, with my disapproval and veto, House bill No. 110. This bill is vetoed and disapproved for the following reasons:

First. As a general proposition, there should be no new legislation unless there is some known demand for it, and on investigation at the Department of Banking and Insurance and at other places and from other individuals there seems to be no demand for this bill.

Second. On inquiry, I am unable to find any evil that this particular bill seeks to correct.

Third. It provides in a general way, as I understand it, that if any foreign insurance company, doing business in another State, commits any act that is not satisfactory to the Commissioner of Insurance and Banking in Texas that said Insurance and Banking Commissioner is vested, in that event, with power to cancel the permit of said foreign insurance companies doing business in Texas.

Fourth. The above seems to be, in a general way, the purpose of this bill, but as to that I am not sure, for the reason that there is one sentence in this bill consisting of 700 words, and I seriously doubt the wisdom of passing any bill that has in it a sentence of 700 words, because it is almost impossible to ascertain the full meaning and purport of a sentence of that length.

Fifth. It places, in my opinion, too much arbitrary authority in the hands of the Commissioner of Insurance and Banking in Texas.

With these observations concerning this particular bill, I am returning it herewith to you with my veto and disapproval.

Respectfully,
PAT M. NEFF,
Governor.